

United States Bankruptcy Court for the:

Northern District of Texas

Case number (if known): _____

Chapter you are filing under:

- ☐ Chapter 7
☒ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an
amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

04/19

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. **Debtor's name** Ana M Garza, Inc.

2. **All other names debtor used in the last 8 years** dba: Ana M Garza Bookkeeping Services

Include any assumed names, trade names, and *doing business as* names

3. **Debtor's federal Employer Identification Number (EIN)** 46-4605493

4. **Debtor's address**

Principal place of business		Mailing address, if different from principal place of business					
150 W. Kingsley Drive							
Number	Street	Number	Street				
Suite 522		P.O. Box					
Garland TX 75041							
City	State	ZIP Code	City	State	ZIP Code		
Dallas County		Location of principal assets, if different from principal place of business					
County		Number				Street	
		City				State	ZIP Code

5. **Debtor's website (URL)** anagarzabookkeeping.com

6. **Type of debtor**

☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))

☐ Partnership (excluding LLP)

☐ Other. Specify: _____

Debtor Ana M Garza, Inc. Case number (if known)

7. Describe debtor's business

A. Check one:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Railroad (as defined in 11 U.S.C. § 101(44))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
☒ None of the above

B. Check all that apply:

- ☐ Tax-exempt entity (as described in 26 U.S.C. § 501)
☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)
☐ Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.
See <http://www.naics.com/search/>.
5412

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

- ☐ Chapter 7
☐ Chapter 9
☒ Chapter 11. Check all that apply:

- ☒ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,725,625 (amount subject to adjustment on 4/01/22 and every 3 years after that).
☒ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
☐ A plan is being filed with this petition.
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

☒ No

☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

If more than 2 cases, attach a separate list.

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

☒ No

☐ Yes. Debtor _____ Relationship _____
District _____ When _____
MM / DD / YYYY
Case number, if known _____

List all cases. If more than 1, attach a separate list.

Debtor Ana M Garza, Inc. Case number (if known) _____
Name

11. Why is the case filed in *this* district?

Check all that apply:

- ☒ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.
- ☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

- ☒ No
- ☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? *(Check all that apply.)*

- ☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.
What is the hazard? _____
- ☐ It needs to be physically secured or protected from the weather.
- ☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).
- ☐ Other _____

Where is the property?

Number _____ Street _____

City _____ State _____ ZIP Code _____

Is the property insured?

- ☐ No
- ☐ Yes. Insurance agency _____
Contact name _____
Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds

Check one:

- ☒ Funds will be available for distribution to unsecured creditors.
- ☐ After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

14. Estimated number of creditors

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

15. Estimated assets

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor Ana M Garza, Inc. Case number (if known) _____
Name

16. Estimated liabilities

- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 11/03/2019
MM / DD / YYYY

X /s/ Terri Garza
Signature of authorized representative of debtor
Title President

Terri Garza
Printed name

18. Signature of attorney

X /s/ Robert DeMarco
Signature of attorney for debtor

Date 11/03/2019
MM / DD / YYYY

Robert DeMarco
Printed name

DeMarco Mitchell, PLLC
Firm name

1255 West 15th Street 805
Number Street

Plano TX 75075
City State ZIP Code

(972) 578-1400 robert@demarcomitchell.com
Contact phone Email address

24014543 TX
Bar number State

Fill in this information to identify the case:

Debtor name Ana M Garza, Inc.

United States Bankruptcy Court for the: Northern District of Texas

Case number (If known): _____

☐ Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an *insider*, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1	5 STAR BANK 3100 ZINFANDEL DR STE 100 Rancho Cordova, CA, 95670		Monies Loaned / Advanced				230,000.00
2	FUNDING CIRCLE P.O BOX 398976 San Francisco, CA, 94139		Monies Loaned / Advanced				136,125.00
3	SWIFT FINANCIAL 3505 SILVERSIDE RD STE 200 Wilmington, DE, 19810		Monies Loaned / Advanced				108,868.84
4	KABBAGE 730 PEACHTREE ST NE STE 1100 Atlanta, GA, 30308		Monies Loaned / Advanced				78,879.15
5	CONSTAR FINANCIAL 10400 N 25TH AVE STE 100 Phoenix, AZ, 85021		Monies Loaned / Advanced				74,988.32
6	BANK OF AMERICA CREDIT LINE P.O BOX 25118 Tampa, FL, 33622		Monies Loaned / Advanced				29,582.30
7	VERITEX 17950 PRESTON RD STE 500 Dallas, TX, 75252		Monies Loaned / Advanced				25,000.00
8	BANK OF AMERICA TRAVEL CARD P.O BOX 25118 Tampa, FL, 33622		Credit Card Debt				23,636.62

Debtor Ana M Garza, Inc.
Name

Case number (if known) _____

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
9	CAPITAL ONE P.O BOX 60599 City Of Industry, CA, 91716		Credit Card Debt				9,916.51
10	AMERICAN EXPRESS BLUE P.O BOX 650448 Dallas, TX, 75265		Credit Card Debt				4,598.75
11	AMERICAN EXPRESS P.O BOX 650448 Dallas, TX, 75265		Credit Card Debt				957.54
12							
13							
14							
15							
16							
17							
18							
19							
20							

United States Bankruptcy Court

IN RE:

Case No. _____

Ana M Garza, Inc.

Chapter 11

LIST OF EQUITY SECURITY HOLDERS

Registered name and last known address of security holder	Shares (Or Percentage)	Security Class (or kind of interest)
Cesar Garza 1913 Sterling Court, Rockwall, TX 75032	50	Common stockholder
Terri Garza 150 W. Kingsley Drive Suite 522, Garland, TX 75041	50	Common stockholder

5 STAR BANK
3100 ZINFANDEL DR STE 100
Rancho Cordova, CA 95670

AMERICAN EXPRESS
P.O BOX 650448
Dallas, TX 75265

AMERICAN EXPRESS BLUE
P.O BOX 650448
Dallas, TX 75265

BANK OF AMERICA CREDIT LINE
P.O BOX 25118
Tampa, FL 33622

BANK OF AMERICA TRAVEL CARD
P.O BOX 25118
Tampa, FL 33622

CAPITAL ONE
P.O BOX 60599
City Of Industry, CA 91716

CONSTAR FINANCIAL
10400 N 25TH AVE STE 100
Phoenix, AZ 85021

Cesar Garza
1913 Sterling Court
Rockwall
TX 75032

FUNDING CIRCLE
P.O BOX 398976
San Francisco, CA 94139

KABBAGE
730 PEACHTREE ST NE STE 1100
Atlanta, GA 30308

Office of the Attorney General
Main Justice Building, Room 5111
10th & Constitution Avenue, N.W.
Washington, DC 20530

Office of the United States Attorney - TXNB
3rd Floor, 1100 Commerce Street
Dallas, TX 75242-1699

Office of the United States Trustee - TXNB
1100 Commerce Street, Room 976
Dallas, TX 75242-1699

SWIFT FINANCIAL
3505 SILVERSIDE RD STE 200
Wilmington, DE 19810

State Comptroller of Public Accounts
Revenue Accounting Division - Bankruptcy
P.O. Box 13528
Austin, TX 78711

Terri Garza
150 W. Kingsley Drive
Suite 522
Garland
TX 75041

Texas Attorney General's Office
Bankruptcy-Collections Division
P.O. Box 12548

Texas Workforce Commission
TEC Building - Bankruptcy
101 East 15th Street
Austin, TX 78778

VERITEX
17950 PRESTON RD STE 500
Dallas, TX 75252

United States Bankruptcy Court
Northern District of Texas

In re: Ana M Garza, Inc.

Case No.

Chapter 11

Debtor(s)

Verification of Creditor Matrix

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 11/03/2019

/s/ Terri Garza

Signature of Individual signing on behalf of debtor

President

Position or relationship to debtor